



Howard County SHIP

Local Help with Medicare — Free, Confidential and Unbiased

MEDICARE PRESENTATIONS

NEW TO MEDICARE?

Will you be enrolling in Medicare soon or helping someone who has Medicare ?

Attend our two-part introductory series to learn more.

Medicare 101 – What You Can Expect From Medicare: Learn about Medicare Part A (Hospital), Part B (Medical) and Part D (Prescription Drug). How does Original Medicare (sometimes called Traditional Medicare) work? What are the benefits? What is your share of the costs? When should you make decisions regarding your coverage? Hear about assistance programs that can help pay some of your Medicare costs.

Medicare 102 – Why Medicare Isn't Enough: Learn about Part C (Medicare Advantage), other Medicare Health Plans and Medicare Supplement Policies (Medigap Plans). What should you consider when deciding if a Medicare HMO, PPO or Cost Plan is the right choice for you? Understand how the different Medigap plans cover your portion of the costs of Original Medicare, how they are priced and when is the best time to enroll. Hear about how to protect yourself and Medicare from health care fraud.

DATES: 101 & 102	TIME	LOCATION— SEE REVERSE FOR ADDRESS	REGISTRATION
Nov 2 & 16 (Th)	7:00 - 8:30 pm	Bain 50+ Center	410-313-7389
Dec 12 & 19 (Tu)	10:00 - 11:30 am	Wellness Center, Howard Cty General Hosp.	410-740-7601, hcgh.org
Jan 16 (Tu) & 22 (M)	10:00 - 11:30 am	Wellness Center, Howard Cty General Hosp.	410-740-7601, hcgh.org
Mar 1 & 8 (Th)	7:00 - 8:30 pm	Bain 50+ Center	410-313-7389

ALREADY HAVE MEDICARE?

Have you had Medicare for a while but want to deepen your understanding of the different types of coverage available to you and what you should consider when comparing those options?

Medicare Refresher: Get a better understanding of the two paths to Medicare coverage (Original Medicare vs Medicare Advantage), including when you can make changes. Learn helpful hints on becoming a more active participant in your health care, along with key resources, assistance programs and how to protect yourself from Medicare fraud.

DATES:	TIME	LOCATION— SEE BELOW FOR ADDRESS	REGISTRATION
Dec 13 (W)	10:00 - 11:30 am	Wellness Center, Howard Cty General Hosp.	410-740-7601, hcgh.org
Jan 25 (M)	10:00 - 11:30 am	Wellness Center, Howard Cty General Hosp.	410-740-7601, hcgh.org
Mar 15 (Th)	7:00—8:30pm	Bain 50+ Center	410-313-7389

FOR EVERYONE

Using Medicare's Plan Finder: Learn how to use the 'Plan Finder' tool on the www.medicare.gov website, a powerful aid for comparing and reviewing the Medicare Prescription Drug Plans available to you. The 'Plan Finder' can also be used to compare Medicare health plans (such as HMOs, PPOs or Cost Plans) and while explaining the tool for that purpose is out of the scope of this presentation, you will learn many basics that are used for both types of comparisons.

DATE	TIME	LOCATION—SEE BELOW FOR ADDRESS	REGISTRATION
Jan 29	10:00 - 11:30 am	Wellness Center, Howard Cty General Hosp.	410-740-7601, hcgh.org
Mar 29	7:00 - 8:30 pm	Bain 50+ Center	410-313-7389

To schedule an appointment (for Howard County residents) with a SHIP Counselor at a 50+ Center (Bain, Ellicott City, Glenwood or North Laurel) call
410-313-7392.

LOCATIONS

Bain 50+ Center	5470 Ruth Keeton Way, Columbia	410-313-7213
Ellicott City 50+ Center	9401 Frederick Rd, Ellicott City	410-313-1400
Glenwood 50+ Center	2400 Route 97, Cooksville	410-313-5440
North Laurel 50+ Center	9411 Whiskey Bottom Rd, Laurel	410-313-0380
Wellness Center, HCGH	10710 Charter Dr, Suite 100, Columbia	410-740-7601

Updated "Medicare Presentations" announcements are available on www.howardcountymd.gov/ship

If you need this document in an alternative format or accommodations to participate in any of these events (with at least two weeks prior notification to the event) please contact Barbara Albert at 410-313-7391 (voice/relay) or at balbert@howardcountymd.gov.

Learn more about services for Howard County residents at www.howardcountyaging.org or find us on Facebook at: <https://www.facebook.com/HoCoCommunity>



LOCAL HELP FOR PEOPLE WITH MEDICARE



MEDICARE PART D (PRESCRIPTION DRUG PLANS) REVIEW AND ENROLLMENT EVENTS

The open enrollment period for 2018 Medicare Prescription Drug Coverage (Medicare Part D) begins October 15, 2017 and ends December 7, 2017. Bring your Medicare card and a list of your prescription drugs (or your medication bottles, tubes, etc. in a bag!) and meet with a SHIP Counselor for a free, confidential and unbiased review of the 2018 plans. We will use the Medicare Plan Finder (on the www.medicare.gov website) to research whether your current plan will still meet your needs next year or whether there is a better plan available to consider. If you choose to change plans, you can receive help with enrolling in the new plan. By appointment. For questions or to schedule an appointment, call **410-313-7392**. No fee.



BAIN 50+ CENTER

5470 Ruth Keeton Way, Columbia 21044

- Thursday, Nov 2, 5:00 pm—8:00 pm
- Saturday, Nov 4, 9:00 am - 1:00 pm
- Thursday, Nov 30, 5:00 pm - 8:00 pm
- Saturday, Dec 2, 9:00 am - 1:00 pm
- Thursday, Dec 7, 5:00 pm - 8:00 pm

EAST COLUMBIA 50+ CENTER

6600 Cradlerock Way, Columbia 21045

- Tuesday, Nov 28, 9:00 am - 12:00 pm

ELLICOTT CITY 50+ CENTER

9401 Frederick Rd, Ellicott City 21042

- Friday, Nov 17, 10:00 am - 4:00 pm

GLENWOOD 50+ CENTER

2400 Route 97, Cooksville 21723

- Tuesday, Nov 21, 9:00 am - Noon

NORTH LAUREL 50+ CENTER

9411 Whiskey Bottom Rd, Laurel 20723

- Wednesday, Nov 8, 1:00 pm - 4:00 pm
- Wednesday, Nov 29, 1:00 pm - 4:00 pm

In addition, one-on-one counseling sessions for all Medicare topics, including Medicare Advantage/Health plans, Medigap plans and benefit programs, are available **by appointment** at these locations:

Bain 50+ Center:

Monday through Friday, mornings & afternoons

Ellicott City 50+ Center:

Wednesday mornings & Thursday afternoons

Glenwood 50+ Center:

Third Tuesday morning of each month

North Laurel 50+ Center:

First & third Thursday morning of each month

Call **410-313-7392** to make an appointment

Sponsored by

Howard County Office on Aging and Independence,
State Health Insurance Assistance Program – SHIP.



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